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**Group Art Unit 3623**  
**Mail Stop: Amendment**

Re: U.S. Utility Patent Application  
Appl. No.: 09/988,780; Filed: November 20, 2001  
For: **Method for Risk Assessment and Risk Management** (*As Amended*)  
Inventors: Marc BLADEN *et al.*  
Our Ref: 1984.0010000

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Amendment and Reply Under 37 C.F.R. § 1.111.

The above-listed documents are filed electronically through EFS-Web.

In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

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TAW:ddc  
Enclosure

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